

**DEC 21 2006****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number : 09/506,434 Confirmation No.: 8248  
Applicant : Ravi Acharya et. al.  
Filed : February 18, 2000  
Title : System and Method for Electronic Deposit of Third Party Checks By  
Non-Commercial Banking Customers From Remote Locations  
TC/Art Unit : 3624  
Examiner: : Ella Colbert  
  
Docket No. : 47004.000059  
Customer No. : 21967

**MAIL STOP RCE**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**SUBMISSION PURSUANT TO 37 C.F.R. § 1.114**

Sir:

Applicants hereby submit this Submission Pursuant to 37 C.F.R. § 1.114 that is responsive to the Final Rejection mailed on September 22, 2006 ("Final Rejection") and request that the application be re-examined in light of the amendments and remarks made herein.

Amendments to the claims begin on **page 2** of this Submission.

Remarks begin on **page 14** of this Submission.